



Order Filed on August 28, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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individual capacity but solely as trustee for the RMAC  
Trust, Series 2016-CTT

In Re:

Kirsten M. Lombardi

CASE NO. 23-20805-CMG  
Chapter: 13  
Hearing: August 7, 2024  
Judge: Christine M. Gravelle

**ORDER RESOLVING U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST,  
SERIES 2016-CTT'S MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: August 28, 2024**

A handwritten signature in cursive script, reading "Christine M. Gravelle".  
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Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Kirsten M. Lombardi

Case No: 23-20805-CMG

Caption of Order: Order Resolving U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT's Motion for Relief from Stay and Co-Debtor Stay

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Upon consideration of U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay and section 1301 co-debtor stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. As of August 5, 2024 the Debtor was due for the May 28, 2024 to July 28, 2024, post-petition payments which total **\$6,533.77**:

1 month @ \$2,271.83 (5/24):	\$2,271.83
2 months @ \$2,336.46 (6/24-7/24):	\$4,672.92
(suspense \$410.98)	

2. The Debtor will cure the arrears of **\$6,533.77** as follows:

Commencing with the August 28, 2024 monthly post-petition mortgage payment and continuing each month thereafter through and including the January 28, 2025 monthly post-petition mortgage payment, Debtor shall cure the aforesaid arrearages by tendering directly to Movant the regular monthly post-petition mortgage payment plus an additional payment of \$1,088.97 which represents approximately 1/6 of the total sum of the post-petition arrearages (the last cure payment due January 28, 2025 will be \$1,088.92 instead of \$1,088.97).

3. Commencing with the February 28, 2025 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

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4. Debtor shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$1,049.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay and co-debtor stay.

5. **Thirty-Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon Certification of Default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) and §1301 co-debtor stay with respect to the realty commonly known as 42 Newport Drive, Manalapan, NJ 07726.